

B1 (Official Form 1)(04/13)

**United States Bankruptcy Court**  
**Southern District of New York**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Tetefsky, Richard N.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-7616</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>42 Bishop Lane Briarcliff Manor, NY</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>10510</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Westchester</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<input type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

<b>Statistical/Administrative Information</b> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</li> </ul>											THIS SPACE IS FOR COURT USE ONLY																						
Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> <td></td> </tr> </table>											<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000		
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Estimated Assets <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table>											<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion									
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B1 (Official Form 1)(04/13)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Richard N. Tetefsky**Signature of Debtor **Richard N. Tetefsky****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**November 26, 2013**

Date

**Signature of Attorney\*****X /s/ Erica Feynman Aisner**

Signature of Attorney for Debtor(s)

**Erica Feynman Aisner**

Printed Name of Attorney for Debtor(s)

**DelBello Donnellan Weingarten Wise & Wiederkehr, LLP**

Firm Name

**One North Lexington Avenue  
White Plains, NY 10601**

Address

**(914) 681-0200 Fax: (914) 684-0288**

Telephone Number

**November 26, 2013**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):  
**Tetefsky, Richard N.****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court**  
**Southern District of New York**

In re Richard N. Tetefsky, Case No. \_\_\_\_\_  
 Debtor Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	1	<b>415,000.00</b>		
B - Personal Property	<b>Yes</b>	4	<b>52,865.79</b>		
C - Property Claimed as Exempt	<b>Yes</b>	2			
D - Creditors Holding Secured Claims	<b>Yes</b>	1		<b>285,844.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	3		<b>18,600.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	7		<b>182,145.07</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	1			
H - Codebtors	<b>Yes</b>	1			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	1			<b>10,067.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	1			<b>9,680.00</b>
Total Number of Sheets of ALL Schedules		<b>22</b>			
	Total Assets		<b>467,865.79</b>		
		Total Liabilities		<b>486,589.07</b>	

**United States Bankruptcy Court**  
**Southern District of New York**

In re Richard N. Tetefsky, Case No. \_\_\_\_\_,  
 Debtor Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>15,000.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>3,600.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>18,600.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>10,067.00</b>
Average Expenses (from Schedule J, Line 18)	<b>9,680.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>6,887.18</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>18,600.00</b>
4. Total from Schedule F		<b>182,145.07</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>200,745.07</b>

In re Richard N. Tetefsky

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "none" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Single Family Home Located at 4 Evelyn Place Chester, New York 10918 Valuation based on real estate appraisal dated 10/9/2012 (Per divorce decree dated 11/4/2013, this property was awarded to former spouse of the Debtor)	Tenants by the Entirety (Equity awarded to former spouse pursuant to divorce settlement.- Judgment currently pending entry)	J	\$415,000.00	\$281,542.00
Total:				\$415,000.00

(Report also on Summary of Schedules)

In re

**Richard N. Tetefsky**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	-	<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>TDBank Business Convenience Plus DBA Ultimate Landscaping Checking Account</b> <b>Account Number Ending in 7866</b> <b>(Restraint on Account)</b>	-	<b>0.00</b>
		<b>TDBank Convenience Checking Account</b> <b>Account Number Ending in 6233</b>	-	<b>243.79</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Miscellaneous Household Furnishings</b>	-	<b>500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Miscellaneous Framed Prints and Photos</b>	-	<b>100.00</b>
6. Wearing apparel.		<b>Miscellaneous CDs, DVDs and Books</b>	-	<b>100.00</b>
7. Furs and jewelry.	X	<b>Miscellaneous Wearing Apparel</b>	-	<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Glock 26 Gun</b> <b>(Temporarily Surrendered to Sheriff Orange County)</b>	-	<b>300.00</b>
		<b>Glock 23 Gun</b> <b>(Temporarily Surrendered to Sheriff Orange County)</b>	-	<b>300.00</b>
		<b>Taura 45 Gun</b> <b>(Temporarily Surrendered to Sheriff Orange County)</b>	-	<b>200.00</b>
		<b>Kimber 45 Gun</b> <b>(Temporarily Surrendered to Sheriff Orange County)</b>	-	<b>400.00</b>
		<b>10 Year Old Downhill Skis</b>	-	<b>50.00</b>
			Sub-Total > (Total of this page)	<b>2,513.79</b>

3 continuation sheets attached to the Schedule of Personal Property

In re Richard N. Tetefsky, Case No. \_\_\_\_\_,  
Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		<b>Ice Hockey Equipment</b>	-	<b>25.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Owner of Ultimate Landscaping (Sole Proprietorship)</b>	-	<b>Unknown</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.		<b>Accounts Receivable (Discounted for collectability)</b>	-	<b>6,000.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
			Sub-Total > (Total of this page)	<b>6,025.00</b>

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re Richard N. Tetefsky, Case No. \_\_\_\_\_,  
Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Home Improvement License Rockland County</b>	-	<b>0.00</b>
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2008 Yamaha RI Motorcycle</b> <b>2007 Ford F550 with approximately 10,000.00 miles in fair condition</b> <b>1995 Pace Trailer</b> <b>2004 Toyota 4Runner with approximately 178,000 miles in fair condition (Awarded to former spouse pursuant to divorce settlement) Value: \$7,579.00</b> <b>2003 Mitsubishi F49 Dumptruck</b> <b>2005 Honda CRV with approximately 178,000 miles in fair condition</b> <b>2006 Volvo S80 with 101,000 miles in good condition</b>	- - - - - - -	<b>6,000.00</b> <b>10,000.00</b> <b>0.00</b> <b>0.00</b> <b>6,000.00</b> <b>2,646.00</b> <b>6,881.00</b>
26. Boats, motors, and accessories.	X			
			Sub-Total > (Total of this page)	<b>31,527.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re Richard N. Tetefsky, Case No. \_\_\_\_\_,  
Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		<b>2002 BR/MA Trailer</b> <b>Miscellaneous Landscaping Tools</b> <b>Toro Riding Mover</b> <b>2002 Bobcat 873</b>	-	<b>800.00</b> <b>1,500.00</b> <b>2,000.00</b> <b>8,500.00</b>
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				<b>Sub-Total &gt;</b>
				<b>12,800.00</b>
			(Total of this page)	
			Total >	<b>52,865.79</b>

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Richard N. Tetefsky, Case No. \_\_\_\_\_,  
Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Single Family Home Located at 4 Evelyn Place Chester, New York 10918 Valuation based on real estate appraisal dated 10/9/2012 (Per the divorce decree, this property was awarded to former spouse of the Debtor)	NYCPLR § 5206	150,000.00	415,000.00
<b>Household Goods and Furnishings</b>			
Miscellaneous Household Furnishings	NYCPLR § 5205(a)(5)	500.00	500.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Miscellaneous Framed Prints and Photos	NYCPLR § 5205(a)(2)	100.00	100.00
Miscellaneous CDs, DVDs and Books	NYCPLR § 5205(a)(2)	100.00	100.00
<b>Wearing Apparel</b>			
Miscellaneous Wearing Apparel	NYCPLR § 5205(a)(5)	300.00	300.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Glock 26 Gun (Temporarily Surrendered to Sheriff Orange County)	Debtor & Creditor Law § 283(1)	300.00	300.00
Glock 23 Gun (Temporarily Surrendered to Sheriff Orange County)	Debtor & Creditor Law § 283(1)	300.00	300.00
Taura 45 Gun (Temporarily Surrendered to Sheriff Orange County)	Debtor & Creditor Law § 283(1)	200.00	200.00
Kimber 45 Gun (Temporarily Surrendered to Sheriff Orange County)	Debtor & Creditor Law § 283(1)	400.00	400.00
10 Year Old Downhill Skis	Debtor & Creditor Law § 283(1)	50.00	50.00
Ice Hockey Equipment	Debtor & Creditor Law § 283(1)	25.00	25.00
<b>Accounts Receivable</b>			
Accounts Receivable (Discounted for collectability)	NYCPLR § 5205(d)(2)	90%	6,000.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2007 Ford F550 with approximately 10,000.00 miles in fair condition	NYCPLR § 5205(a)(7)	3,000.00	10,000.00
2003 Mitsubishi F49 Dumptruck	Debtor & Creditor Law § 283(1)	2,038.79	6,000.00

In re Richard N. Tetefsky, Case No. \_\_\_\_\_,  
Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>2006 Volvo S80 with 101,000 miles in good condition</b>	<b>Debtor &amp; Creditor Law § 282(1)</b>	<b>4,000.00</b>	<b>6,881.00</b>
<b>Machinery, Fixtures, Equipment and Supplies Used in Business</b>			
<b>2002 BR/MA Trailer</b>	<b>Debtor &amp; Creditor Law § 283(1)</b>	<b>800.00</b>	<b>800.00</b>
<b>Miscellaneous Landscaping Tools</b>			
<b>2002 Bobcat 873</b>	<b>Debtor &amp; Creditor Law § 283(1)</b>	<b>1,500.00</b>	<b>1,500.00</b>
		<b>4,386.21</b>	<b>8,500.00</b>

In re **Richard N. Tetefsky**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED I D A T E D	DISPUTED E N G E N T	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. -3499914846071713		Opened 10/22/87 Last Active 4/01/12  Judgment Lien  4 Evelyn Place Chester, New York 10918				32,551.00	0.00
American Express Po Box 297871 Fort Lauderdale, FL 33329	-	Value \$ 415,000.00					
Account No. -3499910071695353		Opened 3/26/87 Last Active 5/01/12  Judgment Lien  4 Evelyn Place Chester, New York 10918				14,594.00	0.00
American Express Po Box 297871 Fort Lauderdale, FL 33329	-	Value \$ 415,000.00					
Account No. 176621-1102121416		Opened 3/27/08 Last Active 3/01/13  2008 Yamaha RI Motorcycle				4,302.00	0.00
Capital One Ymaha 26525 N Riverwoods Blvd Mettawa, IL 60045	-	Value \$ 6,000.00					
Account No. 0016212680		Opened 10/15/03 Last Active 8/07/12  First Mortgage  4 Evelyn Place Chester, New York 10918				234,397.00	0.00
CCO Mortgage Corp. 2812 Emerywood Pkwy Richmond, VA 23294	-	Value \$ 415,000.00					
Subtotal (Total of this page)						285,844.00	0.00
Total (Report on Summary of Schedules)						285,844.00	0.00

0 continuation sheets attached

In re Richard N. Tetefsky,  
Case No. \_\_\_\_\_  
Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Domestic Support Obligations****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M		
Account No.								
Diane Tetefsky 4 Evelyns Place Chester, NY 10918	-	Matrimonial Attorney Fees for former spouse directed by Court Order					15,000.00	15,000.00
Account No.							15,000.00	0.00
Account No.								
Account No.								
Account No.								
Account No.								
Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	15,000.00
								0.00

B6E (Official Form 6E) (4/13) - Cont.

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units****TYPE OF PRIORITY**

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY			AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D		
Account No.							
New York State Tax & Finance Bankruptcy Unit P.O. Box 5300 Albany, NY 12205-5300	-	Business Sales Tax		X		3,600.00	0.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			3,600.00 3,600.00	0.00 0.00
			Total (Report on Summary of Schedules)			18,600.00 18,600.00	0.00 0.00

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				C	U	D	
Account No.			E-Z Pass Violations				
<b>ACS Transport Solutions, Inc. 3100 Medlock Bridge Rd, Ste370 Norcross, GA 30071</b>	-						<b>219.00</b>
Account No. -3499914846071713			Miscellaneous Consumer Purchases				
<b>American Express Po Box 297871 Fort Lauderdale, FL 33329</b>	-						<b>23,583.00</b>
Account No. 426422979034953			Miscellaneous Consumer Purchases				
<b>Bank Of America Po Box 982235 El Paso, TX 79998</b>	-						<b>16,412.00</b>
Account No. 120020221548			Miscellaneous Consumer Purchases				
<b>Bank of America Bankruptcy Department 4161 Tredmont Pkwy NC4-1050314 Greensboro, NC 27410</b>	-						<b>14,868.00</b>
<b>6</b> continuation sheets attached				Subtotal (Total of this page)			<b>55,082.00</b>

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>4339-9300-2625-2728</b>		Potential Personal Liability on Business Credit Card Debt Used for Ultimate Landscaping				13,273.39
Bank Of America Po Box 982235 El Paso, TX 79998	-	Medical Debt				2,049.10
Account No.		Miscellaneous Consumer Purchases				Unknown
Barry Bachenheimer-, LCSW 12 Judson Lane Campbell Hall, NY 10916	-	Matrimonial Attorney Fees		X		8,500.00
Account No. <b>169601-7036357557</b>		Miscellaneous Consumer Purchases				19,940.00
Best Buy PO Box 88000 Baltimore, MD 21288	-					
Account No.						
Bloom & Bloom PC 530 Blooming Grove Turnpike PO Box 4323 New Windsor, NY 12553	-					
Account No. <b>4003449456923182</b>						
Capital One Po Box 85520 Richmond, VA 23285	-					
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>43,762.49</b>

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>502743610</b>		<b>Home Fuel Oil</b>				
Carpenter and Smith 100 Spring Street Monroe, NY 10950	-					<b>1,855.34</b>
Account No. <b>4246311277036387</b>		<b>Miscellaneous Consumer Purchases</b>				
Chase Po Box 15298 Wilmington, DE 19850	-					<b>7,732.00</b>
Account No. <b>4941540100169456</b>		<b>Potential Personal Liability on Business Credit Card Debt Used for Ultimate Landscaping</b>				
Chase Po Box 15298 Wilmington, DE 19850	-					<b>3,216.00</b>
Account No. <b>5401683101729207</b>		<b>Miscellaneous Consumer Purchases</b>				
Chase Po Box 15298 Wilmington, DE 19850	-					<b>1,324.00</b>
Account No.		<b>Business Related Debt</b>		X		
Complete Automotive 52 Wayne Avenue Suffern, NY 10501	-					<b>1,200.00</b>
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>15,327.34</b>

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Medical Debt</b>				
<b>Comprehensive Dental Group IV</b> 2001 Palmer Avenue Larchmont, NY 10538	-					<b>716.20</b>
Account No.		<b>Services Rendered</b>				
<b>Dale Quakenbush Water Systems</b> 39 Little Brooklyn Road Warwick, NY 10990	-					<b>750.00</b>
Account No.		<b>Attorney Fees</b>		X		
<b>de Moya &amp; Associates</b> 163 S. Main Street New City, NY 10956	-					<b>25,000.00</b>
Account No. <b>37731497</b>		<b>Utility Service</b>				
<b>Direct TV</b> PO Box 60036 Los Angeles, CA 90060	-					<b>124.00</b>
Account No. <b>6011499404056432</b>		<b>Miscellaneous Consumer Purchases</b>				
<b>Discover Financial Services</b> Po Box 15316 Wilmington, DE 19850	-					<b>15,218.00</b>
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>41,808.20</b>

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		<b>Services Rendered</b>				
Fronter Communications Middletown Collection Center P.O. Box 7000 Middletown, NY 10940	-					398.74
Account No. 6019204018006381		<b>Toro Riding Mover</b>				
GECRB TORO Commercial P.O. Box 965036 Orlando, FL 32896-5036	-					6,081.30
Account No. 6019180082307345		<b>Miscellaneous Consumer Purchases</b>				
Gecrb/Discount Tire Po Box 981439 El Paso, TX 79998	-					711.00
Account No. 5155990016399614		<b>Miscellaneous Consumer Purchases</b>				
HSBC Bank Po Box 5253 Carol Stream, IL 60197	-					59.00
Account No. 4225732144920		<b>Miscellaneous Consumer Purchases</b>				
Macy's Visa/DSNB 9111 Duke Blvd. Mason, OH 45040	-					576.00
Sheet no. <u>4</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			7,826.04

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>M057486480</b>		Parking Violations				
New York City Dept. of Finance Parking Violations PO Box 3600 New York, NY 10008	-					220.00
Account No.		Utility Service				
Orange & Rockland Utilities PO Box 1005 Spring Valley, NY 10977	-					900.00
Account No.		Medical Debt				
Phelps Memorial Hospital 701 N. Broadway Tarrytown, NY 10591	-					50.00
Account No. <b>6981169</b>		Insurance				
Safeco Insurance 1001 4th Avenue, #800 Seattle, WA 98154	-					83.00
Account No.		Business Related Debt		X		
Shemin The Landscape Supply Company 179 Harris Road Bedford Hills, NY 10507	-					500.00
Sheet no. <b>5</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>1,753.00</b>

In re Richard N. Tetefsky,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>6019191014470853</b>		<b>Miscellaneous Consumer Purchases</b>				
Sleepy's GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061	-					<b>2,833.00</b>
Account No.		<b>Business Related Debt</b>		X		
Suburban Nursery 15 Horseshoe Drive New City, NY 10956	-					<b>1,000.00</b>
Account No. <b>4510460001389148</b>		<b>Miscellaneous Consumer Purchases</b>				
Toyota Financial Services Po Box 108 Saint Louis, MO 63166	-					<b>11,553.00</b>
Account No.		<b>Services Rendered</b>				
W&J Edner Plumbing 20 Mill Pond Parkway Monroe, NY 10950	-					<b>1,200.00</b>
Account No.						
Sheet no. <b>6</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>16,586.00</b>
		Total (Report on Summary of Schedules)				<b>182,145.07</b>

In re Richard N. Tetefsky, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

**Richard N. Tetefsky**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)  
In re Richard N. Tetefsky

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Divorced	Daughter Daughter	17 7
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	Self-Employed	
Name of Employer	Ultimate Landscaping	
How long employed	29 Years	
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

## 3. SUBTOTAL

\$ 0.00	\$ N/A
---------	--------

## 4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

DEBTOR	SPOUSE
\$ 0.00	\$ N/A

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ N/A
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ N/A
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 10,067.00	\$ N/A
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8. Income from real property

\$ 0.00	\$ N/A
---------	--------

9. Interest and dividends

\$ 0.00	\$ N/A
---------	--------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ N/A
---------	--------

11. Social security or government assistance  
(Specify): \_\_\_\_\_

\$ 0.00	\$ N/A
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12. Pension or retirement income

\$ 0.00	\$ N/A
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13. Other monthly income

\$ 0.00	\$ N/A
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(Specify): \_\_\_\_\_

\$ 0.00	\$ N/A
---------	--------

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 10,067.00	\$ N/A
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 10,067.00	\$ N/A
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 10,067.00	\$ N/A
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)  
In re Richard N. Tetefsky

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ _____	0.00
a. Are real estate taxes included?	Yes _____	No <u>X</u>
b. Is property insurance included?	Yes _____	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel	\$ _____	0.00
b. Water and sewer	\$ _____	0.00
c. Telephone	\$ _____	0.00
d. Other _____	\$ _____	0.00
3. Home maintenance (repairs and upkeep)	\$ _____	0.00
4. Food	\$ _____	250.00
5. Clothing	\$ _____	40.00
6. Laundry and dry cleaning	\$ _____	0.00
7. Medical and dental expenses	\$ _____	175.00
8. Transportation (not including car payments)	\$ _____	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ _____	50.00
10. Charitable contributions	\$ _____	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$ _____	0.00
b. Life	\$ _____	0.00
c. Health	\$ _____	1,000.00
d. Auto	\$ _____	220.00
e. Other _____	\$ _____	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ _____	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$ _____	0.00
b. Other _____	\$ _____	0.00
c. Other _____	\$ _____	0.00
14. Alimony, maintenance, and support paid to others	\$ _____	4,145.00
15. Payments for support of additional dependents not living at your home	\$ _____	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ _____	3,600.00
17. Other _____	\$ _____	0.00
Other _____	\$ _____	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ _____	9,680.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$ _____	10,067.00
b. Average monthly expenses from Line 18 above	\$ _____	9,680.00
c. Monthly net income (a. minus b.)	\$ _____	387.00

**United States Bankruptcy Court  
Southern District of New York**In re Richard N. Tetefsky

Debtor(s)

Case No.

Chapter 13**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 26, 2013Signature /s/ Richard N. Tetefsky

Richard N. Tetefsky

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Southern District of New York**

In re Richard N. Tetefsky

Debtor(s)

Case No.  
Chapter

13

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$83,518.58	Year to Date Earnings (Gross Revenue)
\$24,068.00	2012 (Household)
\$34,702.00	2011 (Household)

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**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

### 3. Payments to creditors

None

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
American Express Bank, FSB vs. Richard Tetefsky Index No. 2012-007121	Collection Proceeding	Supreme Court of Orange County State of New York	Judgment Entered 1/14/2013
American Express Centurion Bank vs. Richard Tetefsky	Collection Proceeding	Supreme Court of Orange County State of New York	Judgment Entered 4/15/2013
Diane Tetefsky vs. Richard Tetefsky Index No. 009967/2011	Dissolution of Marriage	Civil Supreme Court of Orange County State of New York	Disposition Date: 9/19/2013
Barry Bachenheimer, LCSW vs. Richard Tetefsky Index No. 2012-010563	Collection Proceeding	Supreme Court of Orange County State of New York	Pending

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
American Express Po Box 297871 Fort Lauderdale, FL 33329	4/2013	TD Bank Account Restraint

#### 5. Repossessions, foreclosures and returns

None  b. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None  b. List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None  b. List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Delbello Donnellan Weingarten Wise & Wiederkehr, LLP 1 North lexington Ave. 11th Fl White Plains, NY 10601	11/26/2013	\$469.00-Retainer
Delbello Donnellan Weingarten Wise & Wiederkehr, LLP 1 North lexington Ave. 11th Fl White Plains, NY 10601	11/7/2013	\$3,281.00-Retainer \$281.00-Filing Fee \$38.00-Credit Report Fee
Delbello Donnellan Weingarten Wise & Wiederkehr, LLP 1 North lexington Ave. 11th Fl White Plains, NY 10601	10/18/2013	\$500.00-Retainer
American Consumer Credit Counseling	11/5/2013	\$5.00-Credit Counseling Fee

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**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

  

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
4 Evelyn's Place Chester, New York 10918	Richard N. Tetefsky Ultimate Landscaping	2000-Present
P.O. Box 228 Monroe, New York 10949	Richard N. Tetefsky	

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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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#### **18 . Nature, location and name of business**

None  a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ultimate Landscaping		P.O. Box 867 Suffern, NY 10901	Landscaping	1984

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### **19. Books, records and financial statements**

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

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7

NAME AND ADDRESS  
Jeffrey Frega, CPA  
6 Arrow Road, Suite 200  
Ramsey, NJ 07446

DATES SERVICES RENDERED

None  b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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#### **20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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#### **21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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#### **22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 26, 2013

Signature /s/ Richard N. Tetefsky  
Richard N. Tetefsky  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Southern District of New York**

In re Richard N. Tetefsky

Debtor(s)

Case No.

Chapter

13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

- Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ 4,569.00
Prior to the filing of this statement I have received .....	\$ 4,569.00
Balance Due .....	\$ 0.00

- \$ 281.00 of the filing fee has been paid.

- The source of the compensation paid to me was:

Debtor       Other (specify):

- The source of compensation to be paid to me is:

Debtor       Other (specify):

- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

1. Lien Strip: Client understands that judgment liens against Client's home may be avoidable as determined by the Court, and if so Firm can make a motion pursuant to 522(f) of the Bankruptcy Code to remove the lien(s) from the title of Client's home.

- By agreement with the debtor(s), the above-disclosed fee does not include the following service:

- Client will also be responsible to pay a fee to an educational company approved by the U.S. Trustee's office to take a course in Credit Counseling before Client's bankruptcy case is filed, and an additional fee to take a course in Financial Management after Client's bankruptcy case is filed. Without certificates of participation in these courses Client will not be eligible to file for bankruptcy, and will not be able to receive our discharge.
- Loss Mitigation / Mortgage Loan Modification: Client understands that Client may also retain and employ Firm to help Client attempt to modify Client's first mortgage in the Bankruptcy Court's Loss Mitigation Program as part of the services being provided under the retainer agreement. If Client chooses to proceed with these services, Client agrees to pay the Firm for hourly billing, in accordance with the current billing rates set forth in this agreement. Client understands that there is no guarantee of success and that the fee will be charged regardless of outcome.
- A Motion seeking relief from the Automatic Stay or a Motion to Dismiss Client's case based upon Client's failure to comply with Client's obligations in the Bankruptcy Case.
- Amendments to Client's Schedules of Assets and Liabilities and/or Statement of Financial Affairs.
- The prosecution or defense of a Motion to Dismiss made by the Trustee or any creditor if Client fails to pay any amounts required under the Bankruptcy Code, including any proceeding to recover money or property; a proceeding to determine the validity, priority or extent of a lien or other interest in property; a proceeding to obtain approval for sale of the interest of the estate and co-owner in property; a proceeding to determine the dischargeability of a debt; a proceeding to obtain an injunction or other equitable relief; a proceeding to subordinate any allowed claim or interest; a proceeding to obtain a declaratory judgment; a proceeding to determine a claim or cause of action removed.
- The defense of any claims asserted against Client by the Chapter 7 or Chapter 13 Trustee, the Office of the U.S. Trustee, or any other party in interest regarding non-exempt assets, including but not limited to avoidable transfers, preferential payments, and turnover of non-exempt equity in property such as a residence or vehicle.
- The assistance in a Debtor audit of Client pursuant to §603 of the Bankruptcy Code.

In re Richard N. Tetefsky  
Debtor(s)

Case No. \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**  
(Continuation Sheet)

8. Conversion of the case to a different Chapter under the Code.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: November 26, 2013

/s/ Erica Feynman Aisner  
Erica Feynman Aisner  
DelBello Donnellan Weingarten Wise & Wiederkehr, LLP  
One North Lexington Avenue  
White Plains, NY 10601  
(914) 681-0200 Fax: (914) 684-0288

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Southern District of New York**

In re Richard N. Tetefsky

Debtor(s)

Case No.  
Chapter

13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Richard N. Tetefsky  
Printed Name(s) of Debtor(s)

/s/ Richard N. Tetefsky  
Signature of Debtor

November 26, 2013  
Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_  
Signature of Joint Debtor (if any) Date

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**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Southern District of New York**

In re Richard N. Tetefsky

Debtor(s)

Case No.

Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: November 26, 2013

/s/ Richard N. Tetefsky

Richard N. Tetefsky

Signature of Debtor

ACS TRANSPORT SOLUTIONS, INC  
C/O RMCB COLLECTION AGENCY  
P.O. BOX 1235  
ELMSFORD, NY 10523-0935

ACS TRANSPORT SOLUTIONS, INC.  
3100 MEDLOCK BRIDGE RD, STE370  
NORCROSS, GA 30071

AMERICAN EXPRESS  
PO BOX 297871  
FORT LAUDERDALE, FL 33329

AMERICAN EXPRESS BANK FSB  
4315 S. 2700 WEST  
SALT LAKE CITY, UT 84148

AMERICAN EXPRESS BANK, FSB  
C/O ZWICKER & ASSOCIATES, P.C.  
120 ALLENS CREEK ROAD  
ROCHESTER, NY 14618

BANK OF AMERICA  
PO BOX 982235  
EL PASO, TX 79998

BANK OF AMERICA  
BANKRUPTCY DEPARTMENT  
4161 TREDMONT PKWY NC4-1050314  
GREENSBORO, NC 27410

BANK OF AMERICA  
C/O CACH, LLC  
4340 S. MONACO ST, UNIT 2  
DENVER, CO 80237

BANK OF AMERICA / CACH, LLC  
C/O PRIMARY FINANCIAL SERVICE  
5959 CORPORATE DRIVE, STE 1400  
HOUSTON, TX 77036

BANK OF AMERICA FIA CARD SRVCS  
C/O ARS NATIONAL SERVICES, INC  
P.O. BOX 463023  
ESCONDIDO, CA 92046-3023

BARRY BACHENHEIMER-, LCSW  
12 JUDSON LANE  
CAMPBELL HALL, NY 10916

BARRY BACHENHEIMER-, LCSW  
C/O PAUL L. MARKS, ESQ.  
155 N. PLANK RD., STE 1 RT 32N  
ALBANY, NY 12250

BEST BUY  
PO BOX 88000  
BALTIMORE, MD 21288

BLOOM & BLOOM PC  
530 BLOOMING GROVE TURNPIKE  
PO BOX 4323  
NEW WINDSOR, NY 12553

CAPITAL ONE  
PO BOX 85520  
RICHMOND, VA 23285

CAPITAL ONE / BEST BUY  
26525 N RIVERWOODS BLVD  
METTAWA, IL 60045

CAPITAL ONE YMAHA  
26525 N RIVERWOODS BLVD  
METTAWA, IL 60045

CARPENTER AND SMITH  
100 SPRING STREET  
MONROE, NY 10950

CCO MORTGAGE CORP.  
2812 EMERYWOOD PKWY  
RICHMOND, VA 23294

CHASE  
PO BOX 15298  
WILMINGTON, DE 19850

CHASE BANK USA NA  
C/O NATIONWIDE CREDIT, INC  
1150 E. UNIVERSITY DR., 1ST FL  
TEMPE, AZ 85281

COMPLETE AUTOMOTIVE  
52 WAYNE AVENUE  
SUFFERN, NY 10901

COMPREHENSIVE DENTAL GROUP IV  
2001 PALMER AVENUE  
LARCHMONT, NY 10538

DALE QUAKENBUSH WATER SYSTEMS  
39 LITTLE BROOKLYN ROAD  
WARWICK, NY 10990

DAVID LEVINSON, ESQ.  
LEVINSON, REINEKE ORNSTEIN PC  
P.O. BOX 244  
CENTRAL VALLEY, NY 10917

DE MOYA & ASSOCIATES  
163 S. MAIN STREET  
NEW CITY, NY 10956

DIANE TETEFSKY  
4 EVELYN'S PLACE  
CHESTER, NY 10918

DIRECT TV  
PO BOX 60036  
LOS ANGELES, CA 90060

DIRECT TV  
C/O RECEIVABLES PERFORMANCE  
20816 44TH AVENUE W  
LYNNWOOD, WA 98036

DISCOVER BANK  
C/O NORTHSTAR LOCATION SERVICE  
4285 GENESEE STREET  
BUFFALO, NY 14225-1943

DISCOVER FINANCIAL SERVICES  
PO BOX 15316  
WILMINGTON, DE 19850

FRONTER COMMUNICATIONS  
MIDDLETOWN COLLECTION CENTER  
P.O. BOX 7000  
MIDDLETOWN, NY 10940

GE CAPITAL TORO COMMERCIAL  
C/O PORTFOLIO RETAIL BANK  
P.O. BOX 12914  
NORFOLK, VA 23541

GECRB  
TORO COMMERCIAL  
P.O. BOX 965036  
ORLANDO, FL 32896-5036

GECRB/DISCOUNT TIRE  
PO BOX 981439  
EL PASO, TX 79998

HSBC BANK  
PO BOX 5253  
CAROL STREAM, IL 60197

MACY'S  
VISA/DSNB  
9111 DUKE BLVD.  
MASON, OH 45040

NEW YORK CITY DEPT. OF FINANCE  
PARKING VIOLATIONS  
PO BOX 3600  
NEW YORK, NY 10008

NEW YORK STATE DEPT OF TAX  
& FINANCE SALES TAX DIVISION  
P.O. BOX 105  
NEW YORK, NY 10016

NEW YORK STATE TAX & FINANCE  
BANKRUPTCY UNIT  
P.O. BOX 5300  
ALBANY, NY 12205-5300

NYS DEPT OF TAXATION &  
FINANCE - BANKRUPTCY UNIT  
P.O. BOX 5300  
ALBANY, NY 12205

OFFICE OF THE U.S. TRUSTEE  
US FEDERAL OFFICE BUILDING  
201 VARICK STREET, STE 1006  
NEW YORK, NY 10014

ORANGE & ROCKLAND UTILITIES  
PO BOX 1005  
SPRING VALLEY, NY 10977

PHELPS MEMORIAL HOSPITAL  
701 N. BROADWAY  
TARRYTOWN, NY 10591

SAFECO INSURANCE  
1001 4TH AVENUE, #800  
SEATTLE, WA 98154

SAFECO INSURANCE  
C/O CAINE & WEINER  
P.O. BOX 5010  
WOODLAND HILLS, CA 91365

SHEMIN  
THE LANDSCAPE SUPPLY COMPANY  
179 HARRIS ROAD  
BEDFORD HILLS, NY 10507

SLEEPY'S  
GE MONEY BANK  
P.O. BOX 960061  
ORLANDO, FL 32896-0061

SLEEPYS  
GECRB  
P.O. BOX 981439  
EL PASO, TX 79998

SUBURBAN NURSERY  
15 HORSESHOE DRIVE  
NEW CITY, NY 10956

TOYOTA FINANCIAL SERVICES  
PO BOX 108  
SAINT LOUIS, MO 63166

UNITED STATES ATTORNEY  
ONE ST. ANDREW'S PLAZA  
CLAIMS UNIT-ROOM 417  
NEW YORK, NY 10007

W&J EDNER PLUMBING  
20 MILL POND PARKWAY  
MONROE, NY 10950